

Information to identify the case:

Debtor 1	<u>Matthew R Geyer</u>	Social Security number or ITIN	xxx-xx-9790
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20670-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew R Geyer

5/14/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew R Geyer
Debtor

Case No. 20-20670-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db	+ Matthew R Geyer, 171 Robaugh Road, Connellsville, PA 15425-6125
cr	+ LoanCare, LLC, et al, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
15205671	+ Aarons, 2106 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992
15205676	+ Frick Hospital, 508 S. Church Street, Mount Pleasant, PA 15666-1790
15205680	+ Southern Ca, 2420 Professional Drive, Rocky Mount, NC 27804-2253

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcy@cavps.com	May 15 2025 00:08:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	+ Email/Text: RASEBN@raslg.com	May 15 2025 00:07:00	LAKEVIEW LOAN SERVICING, LLC, 130 CLINTON RD #202, FAIRFIELD, NJ 07004-2927
cr	+ EDI: AGFINANCE.COM	May 15 2025 04:05:00	One Main Financial, PO Box 3251, Evansville, IN 47731-3251
cr	+ EDI: PRA.COM	May 15 2025 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15205674	^ MEBN	May 15 2025 00:06:47	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15205672	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15205673	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15237323	+ Email/Text: bankruptcy@cavps.com	May 15 2025 00:08:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15464012	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2025 00:07:00	Community Loan Servicing, LLC, et al., 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
15212310	EDI: DISCOVER	May 15 2025 04:05:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15205675	+ EDI: DISCOVER	May 15 2025 04:05:00	Discover Financial, Attn: Bankruptcy, Po Box

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User: auto

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			3025, New Albany, OH 43054-3025
15528769	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2025 00:07:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO BOX 619096, Dallas, TX 75261-9096
15706176	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2025 00:07:00	Lakeview Loan Servicing, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15277016	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 15 2025 00:07:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15205677	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 15 2025 00:07:00	LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
15205678	+ EDI: AGFINANCE.COM	May 15 2025 04:05:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15211257	Email/PDF: resurgentbknofications@resurgent.com	May 15 2025 00:31:03	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15205679	+ Email/Text: bankruptcy@rentacenter.com	May 15 2025 00:09:00	Rent a Center, 5501 Headquarters Dr., Plano, TX 75024-5845
15206574	^ MEBN	May 15 2025 00:07:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15205681	+ Email/Text: BankruptcyNotice@upmc.edu	May 15 2025 00:08:00	UPMC, 2 Hot Metal Street, Pittsburgh, PA 15203-2348

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC as servicer for Lake
cr	*	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	

District/off: 0315-2

User: auto

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on behalf of Creditor LoanCare LLC, et al logsecf@logs.com

Corey J. Sacca

on behalf of Debtor Matthew R Geyer csacca@bononilaw.com
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com

Denise Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com

Denise Carlon

on behalf of Creditor Community Loan Servicing LLC as servicer for Lakeview Loan Servicing, LLC
dcarlon@kmlawgroup.com

Michael John Clark

on behalf of Creditor LoanCare LLC, et al mclark@pincuslaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert P. Wendt

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8